



maa

ANNUAL REPORT

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OUR BENEFICIARIES

"We are grateful to MAA for giving us warm winter clothes, dates and nuts. This will help face the severe cold, especially the elderly and children. Thank you."

- **The Rohingya Community in Cox's Bazar, Bangladesh**

"Thank you and bless you all for your wonderful donation to the Rowena Drought Relief. I, and others, are reduced to tears of gratitude and admiration and I wanted to tell you that your spirit has touched my heart."

- **Margaret Munnings, Rowena NSW**

OUR SUPPORTERS

"I make regular donations to MAA because I believe them to be extremely trustworthy, and I know a very high percentage of the dollar goes to the actual cause. Thank you for providing such an invaluable service."

- **Faisal Q.**

"In all my 25 years' experience of working with numerous NGO's I can confidently state that Muslim Aid Australia has been by far the most efficient in its operation, using extremely smart systems that achieve the best results on the ground. We have partnered exclusively with MAA because we know that we can trust their team to help us do the best job we can possibly do."

- **Geoff Lawton**, world renowned Permaculture Consultant and Head of Permaculture Research Institute, Australia

"Impressive reports Masha Allah; keep up the good work MAA!"

-**Salim S**





maa

Australia's
Trusted Charity
since 1989

www.maainternational.org.au
1800 100 786

**We dont
follow change...
we create it.**





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CHAIRPERSON
AND CEO
MESSAGE



Madenia Abduraham

MAA International
Chairperson

MESSAGE FROM THE CHAIRPERSON

Assalamu-alaykum Wa Rahmatullahi Wabarakatu

In the name of Allah the most Merciful the most Beneficent.

It is indeed an honor and privilege to reflect on the achievements of the past year. MAA has had an extremely busy year with all the challenges that were faced, with non-stop and heart wrenching calamities that happened across the globe. MAA through the generosity of our donors and sponsors were able to help improve and shape the lives of so many vulnerable families and communities.

People are still being uprooted by war, genocide and natural disasters. MAA are committed to establish a platform to help eradicate that ongoing poverty and misery and that sense of hopelessness.

MAA is currently operating in the South Pacific region with countries such as Fiji, Vanuatu and Tonga.

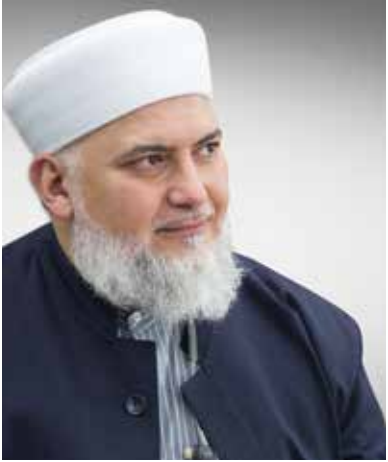
MAA is also a signatory to the "Australian Council for International Development" code of conduct.

A key purpose of ACFID is to equip and encourage members to observe the highest ethical standards in all their activities, including strict observance of the ACFID Code of Conduct.

I would like to conclude with my sincere thanks and deep appreciation to our wonderful staff who so unstintingly always give off their best.

I have to commend our CEO, Sheikh Hassan and our Board of Directors on the ethos, commitment, that set of values and professionalism they bring to this organisations. May Allah (SWT) in His infinite Mercy and Wisdom always guide and protect MAA Insha-Allah (Ameen).

M. Abdurahman



Imam Hassan Elsetohy

MAA International
Chief Executive Officer

MESSAGE FROM THE CEO

Bismillah Arrahman Arrahim. All praise is due to Allah (SWT), who says in the Glorious [Quran 5:32], "Whoever saves a life, it is as if (s)he saved the whole humanity". Peace and blessings on His Prophet Muhammad (PBUH), of whom Allah (SWT) says: "We have only sent you as a mercy to the whole of creation." [Quran 21:107].

Building sustainability, equality, equity and every other thing we do in MAA are inspired by our values of trustworthiness, efficiency, sustainability, impact, and faith.

Dear Stakeholders of MAA, I am pleased to present to you the annual report of 2018.

In 2018, MAA continued its solid year-to-year performance at every front, despite the challenges faced during the past year, which I am going to share with you, driven from our transparency commitment to you.

MAA has successfully passed all audits conducted by different government and non-government agencies. This includes the annual independent financial auditing, a random audit conducted by both the Australian Charities and Not-for-profit Commission (ACNC) and the Department of Foreign Affairs and Trade (DFAT).

While we are here at the compliance front, I am proud to mention that MAA continued to be a top signatory of the Australian Council For International Aid (ACFID), continued to be an accredited member of DFAT and the ACNC.

Why MAA takes compliance and risk management seriously?

It is MAA's responsibility to ensure the donations that MAA is entrusted with, are spent according to their charitable purposes, respecting the wish of the donors. This requires MAA to put advanced design, monitoring, evaluation, reporting, accounting, technology, and risk management systems in place. This gives you, as our stakeholder, the peace of mind that your

donations are well and rightfully managed.

Another reason is that we at MAA aim to increase the impact of every dollar of your donation, making it more than a dollar in value and impact. Therefore, any extra admin expenses become, in fact, an investment to make the other dollar much more impactful.

At the projects front, MAA continued its support of sustainable development projects, especially projects that are centered around Permaculture, health, education, and renewable clean and ethical energy. MAA grew the support of these programs to ~AU\$3.95M in 2018, up from ~AU\$3.8M in 2017. However, our recognised development expenditure grew to ~AU\$6.7M. This demonstrates MAA's commitment to its clear Vision and Mission, where sustainable development sits in the heart.

Despite the financial stresses that the world is experiencing in general, and the increased number of NGOs in Australia MAA continued its revenue growth to ~AU\$15.3M.

As MAA puts the safety of our donors and stakeholders first, equally putting the longer term, higher-impact sustainable development projects, there was a little price to pay, which is the increase of Admin & Accountability % from 6.6% in 2017 to

~8.6% in 2018. The increase of the Admin & Accountability % was an investment to ensure MAA's risk management, compliance, accountability and projects' impact stay at a world-class level for the benefit of all of MAA's beneficiaries and stakeholders. Although the Admin & Accountability % increased, yet the impact of the projects' dollar has increased even more. That is worthy to note for sure!

We look forward to your continued support for even stronger and more impactful 2019.



OUR VISION

To be the essential smart NGO to our stakeholders, through delivering **trustworthy, efficient, impactful and sustainable humanitarian programmes.**

MAA'S MISSION

To respond to global **emergencies** in an efficient manner.

To **break the cycles** of endemic poverty through undertaking smart ethical sustainable solutions that matters.

To **restore dignity** to the lives of those who have lost everything by promoting the protection of Human Rights.

To **bring humanity closer** together for global peace and harmony, demonstrating the true Australian Islamic identity.

To bring sustainability to both the beneficiaries and MAA.

MAA'S VALUES



TRUSTED

Trusted through sincerity, Transparency and Accountability in everything we do.



EFFICIENT

Efficiency lowering overheads through adopting world-class methodologies, frameworks & Self Sustainability.



SMART

Undertaking Smart projects making a difference that matters.



SUSTAINABLE

All Springs from the beautiful Islamic values of Mercy, Peace & Excellence.



IMPACTFUL

Focusing on Impactful humanitarian programmes that make a sustainable difference.





HOW WE WORK

PROPHET MUHAMMAD (PBUH) SAID,

“Verily, **Allah the Most High** loves when one of you undertakes something, (s)he does it with **perfection according to their capacity.**”

TABARANI, AND ASPECTS OF IMAM AL-BAYHAQI





Australian Charity and not-for-profit Commission

As a registered charity MAA complies with the ACNC (Australian Charity and not-for-profit Commission) Act 2012. We have also received the ACNC "Registered Charity Tick" which serves as a reassurance to our donors and stakeholders that MAA is transparent and accountable.

Workplace Laws: MAA is committed to complying with all workplace laws. To ensure that all those who work with us are treated fairly and with respect, we are compliant with:

1. Fair Work Act 2009
2. Work Place Gender Equality Act 2012
3. Privacy Act 1988

Workplace practices and internal policies are regularly reviewed to ensure compliance.



The NGO sector is a dynamic and often challenging environment to work in. MAA International considers the safety and security of employees and volunteers as a top priority, which is why we have been partners with International SOS (Intl.SOS) since 2016. Intl.SOS provides first class medical and security assistance 24/7, ensuring travellers feel safe and healthy when carrying out core business activities internationally.



MAA is a full member of the Australian Council for International Development (ACFID) and therefore, a signatory of the ACFID Code of Conduct. As a result, we are committed to adhering towards a high standard of accountability and transparency. Respect, protection of human rights, sustainability and fair, continuous improvement form the foundations of MAA's work. Any complaints related to alleged breaches of the code can be made to the ACFID at <https://acfid.asn.au/content/complaints>.



Australian Government

Department of Foreign Affairs and Trade

In 2017, MAA became the first and only Islamic NGO to be accredited by the Australian Government's Department of Foreign Affairs & Trade (DFAT).

The DFAT accreditation rigorously assessed our governance, program management capacity, policies, risk, and partner management.

Among other benefits, the accreditation means that MAA International is now also eligible to receive funding through the Australian NGO Cooperation Program (ANCP).



CORPORATE GOVERNANCE

Internal control & governance are integral parts of our day-to-day operations. Policies, Processes, Key Performance Indicators and Systems are in place to ensure effective governance.

Ongoing monitoring, reporting and internal controls are undertaken and reviewed by the executive team to ensure all operations are aligned to achieve the charity's purpose. These include the following: -

- The **constitution** represents the overarching rules of the organisation. The constitution contains all the necessary rules reflecting the public benevolent institution (PBI) nature of the organisation
- A **strategic plan**, which includes an annual operating plan and budget.
- **Budgeting, delegation** of day-to-day management authority, and **segregation of duties**.
- The identification and **management of risks**.

The Executive Board is integral to all the above-mentioned internal control processes.



COMPLIANCE

Everyone at MAA takes compliance seriously.

Since the current executive team took over control of MAA back in mid-2012, MAA never missed a compliance activity including meeting the ACNC, ATO, ACFID, State & Federal governments, and financial auditing compliance requirements.

We have a dedicated team who uphold, implement & adhere to both, Islamic values and Australian legislation. These values extend to our field partners.

Our CEO Imam Hassan Elsetohy is qualified in Engineering, Management, Sustainable Systems Design and Islamic Studies. He has many years of experience working in both the corporate and social sectors.

MAA developed what can be considered the world's first systems that conform to both the Australian legislations, Islamic regulation and the ethos of donation management.

These systems are implemented from the ground up in our technology and corporate processes. They are designed to ensure all funds received and disbursed are in full compliance.



ACCOUNTABILITY

Doing the right thing... **Right!**

It is an essential part of our great religion, Islam, to not only “**do the right thing**” but to do it “**right**”.

This means that all our actions are **accountable, transparent** and **professional**. We work hard to achieve **excellence** and above all, **sincerity** in everything we do.

We continually endeavour to improve the impact of the humanitarian aid we provide around the globe. We seek new and innovative methods and try to establish strong humanitarian relationships to increase the scope of our projects. MAA is continually developing new strategies to reduce operating costs.

Ultimately, we ensure that all stakeholders obtain the maximum impact from the work we undertake.



DIVERSITY

MAA has a strong ethos when it comes to diversity. Our staff comes from **diverse cultural backgrounds** with highly honed skill sets applicable to all parts/ aspects of operations. We speak over **6 languages** at MAA!

MAA also has an equitable staff gender balance with approximately 40% of our staff being female.

Since 1989, MAA has operated in **over 50 countries** without discrimination on the basis of colour, race, ethnic background, gender or religion.

MAA RISK MANAGEMENT

MAA takes risk-management seriously! Early identification and management of risk is necessary for MAA to continue delivering effective aid in an increasingly complex, challenging and changing environment. MAA adopts world-class risk management methodologies and frameworks, including the guidelines issued by the Department of Foreign Affairs and Trade (DFAT – Aid-Programming Guide, version March 2017) for Risk Management.

Risk management involves thinking about, understanding, regularly monitoring risks, and taking mitigation actions when necessary. It covers due diligence of delivery partners, assessments of partner government financial systems, fraud control, anti-corruption efforts, and child protection and safeguards.

MAA manages risks at the strategic, operational and managerial levels.

What Is Aid Risk Management?

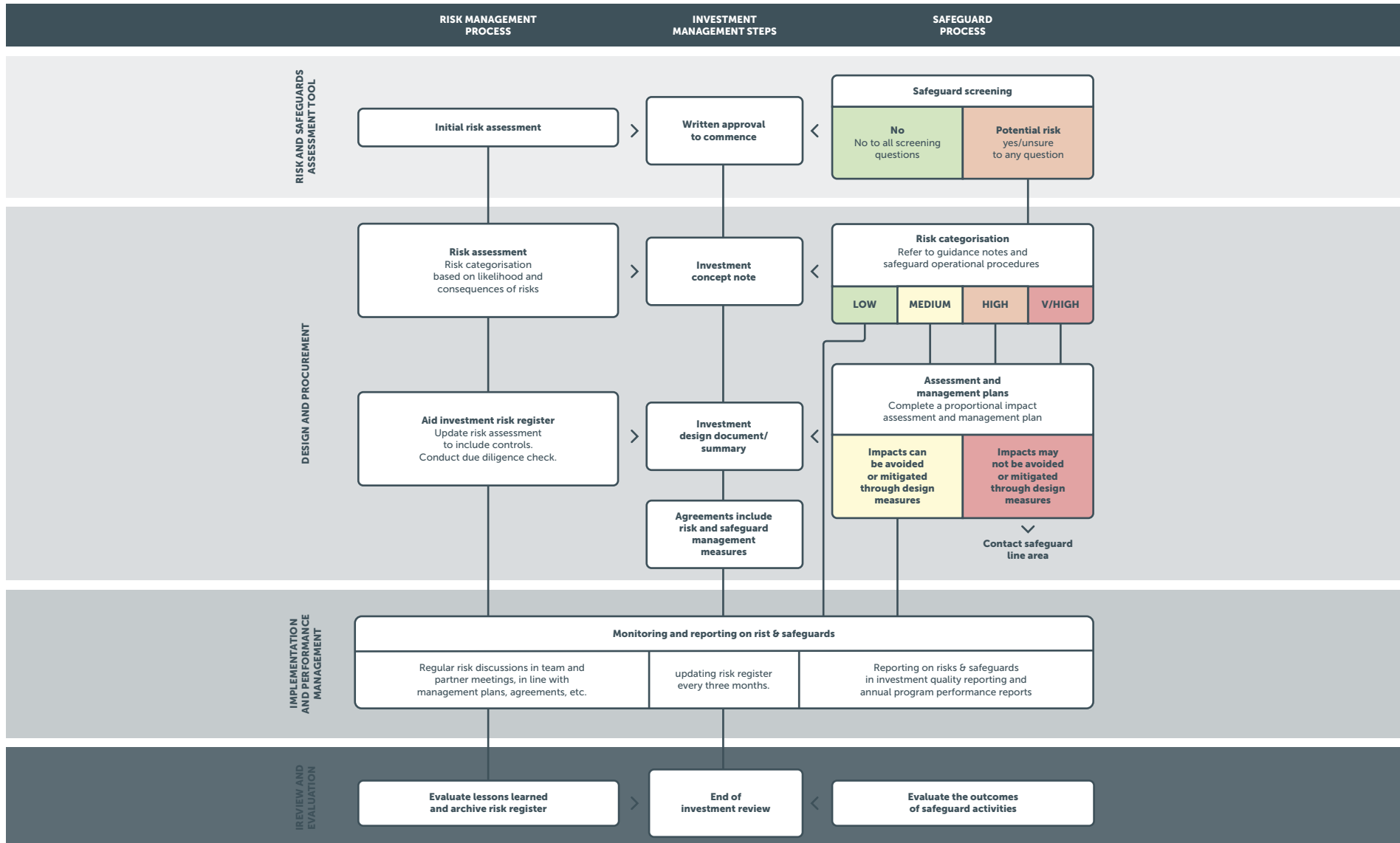
Aid risk management is a process for ensuring that uncertainty does not detract from the delivery of the aid program's objectives. It is an ongoing process that involves:

- identifying and analysing potential risks and opportunities throughout the aid management cycle
- developing proportionate and defensible strategies to balance risk and benefit, and enable sound decisions about whether to start, continue, modify or conclude an aid investment
- monitoring risk—including through internal and external discussions—and updating risk registers; and
- when necessary, escalating risk to the attention of higher decision-makers or forums.

Effective risk management is about being open to, and actively managing, an acceptable level of risk in order to achieve effective development outcomes.

Aid risk management covers due diligence assessment of delivery partners; evaluations of partner governments' financial systems; fraud control and anti-corruption efforts; and safeguards (including environment, child protection, displacement and resettlement).

MAA has adopted the following DFAT Safeguards Compliance Flowchart:



CHILD PROTECTION

In the course of executing aid projects with different partners, contact with children can occur in relation to a broad range of aid projects. While it may not be possible to eliminate all risks related to child exploitation, endangerment and abuse, careful planning and risk management can reduce these concerns considerably.

Safeguarding children refers to the broad obligation of officers and partners to ensure MAA programmes and operations do not expose children to the risk of abuse and exploitation, and that any concerns about children's safety within the communities MAA and partners work in are appropriately reported. Direct and indirect risks to children must be considered as part of the design and implementation phases in MAA projects.

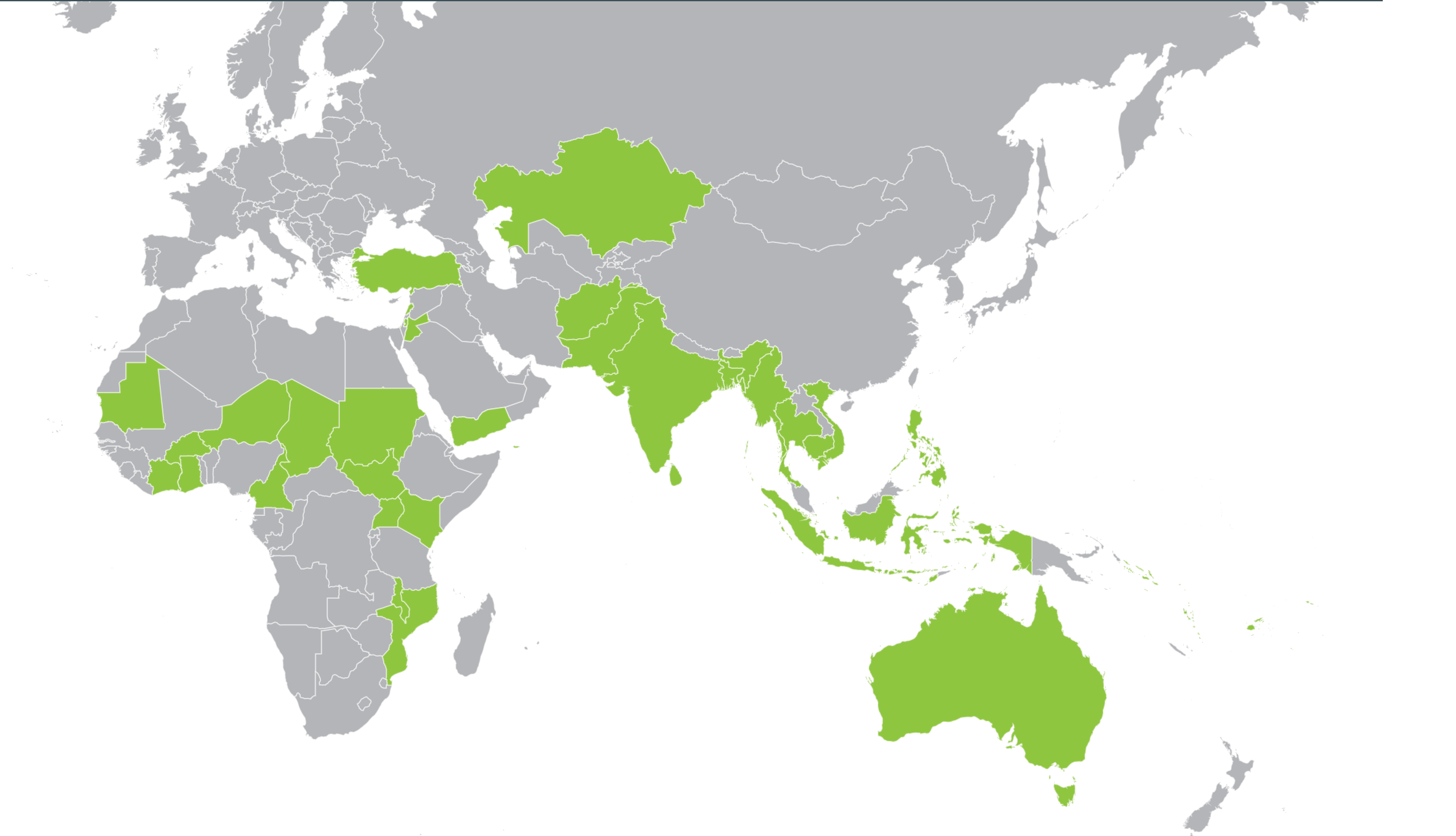




WHERE WE WORK

| | | |
|---------------|-------------------------|-----------------|
| Afghanistan | Kazakhstan | Solomon Islands |
| Australia | Kenya | Somalia |
| Bangladesh | Kiribati | South Africa |
| Burkina Faso | Lebanon | South Sudan |
| Cambodia | Malawi | Sri Lanka |
| Cameroon | Mauritania | Sudan |
| Chad | Mozambique | Thailand |
| Côte d'Ivoire | Myanmar | Tonga |
| Fiji | Niger | Turkey |
| Ghana | Pakistan | Uganda |
| India | Palestinian Territories | Vanuatu |
| Indonesia | Philippines | Vietnam |
| Jordan | Samoa | Yemen |

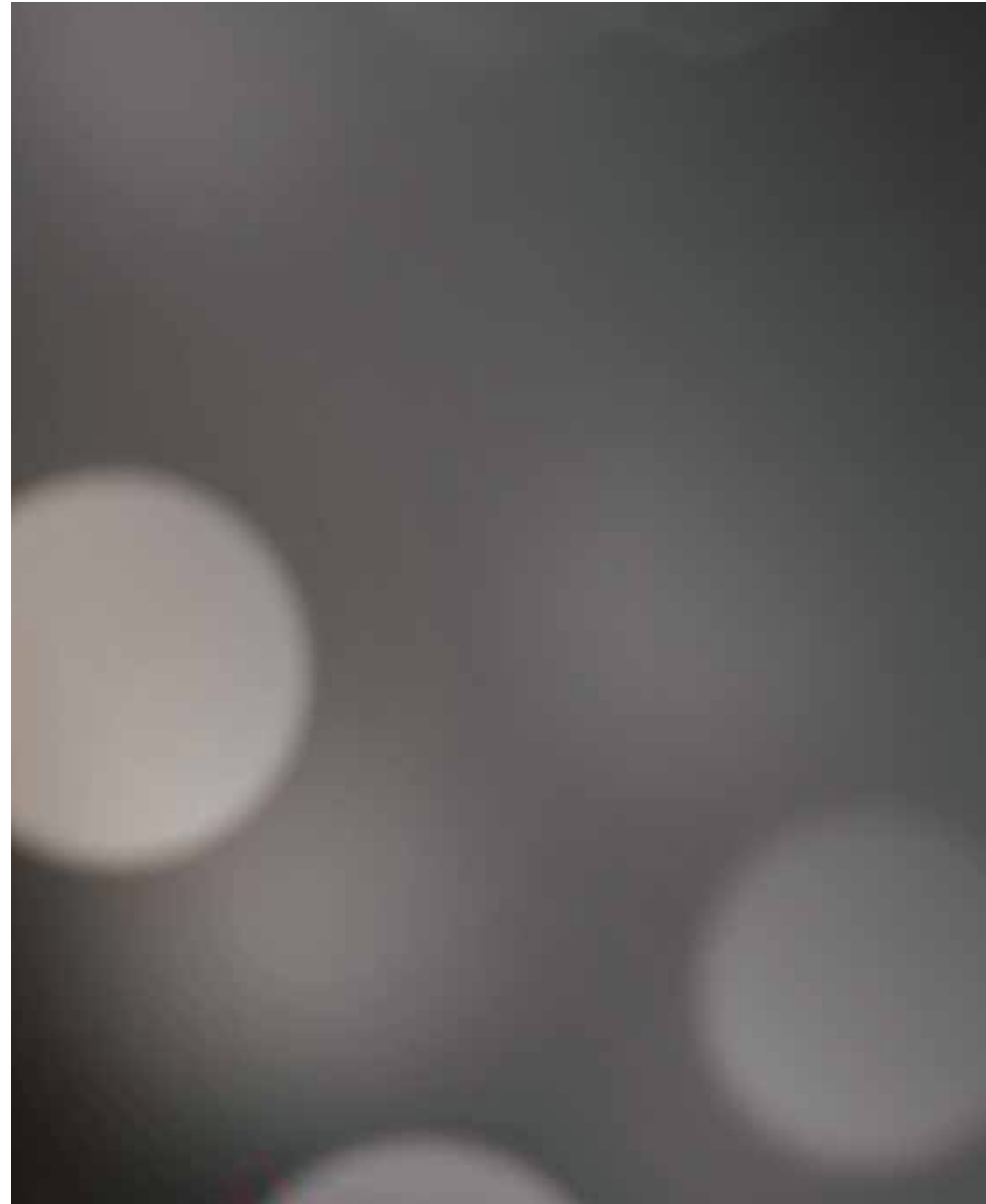




WHAT WE DO

Whoever **saves a life**, it is as if (s)he **saved the whole of humanity.**"

QURAN 5:32









EMERGENCY

When disaster strikes, it is essential that help and relief aid arrive as quickly as possible. MAA leverages the skills, resources, networks and geographical coverage of our field offices and local NGO partners to provide quick, effective, and efficient assistance and humanitarian aid during disasters.

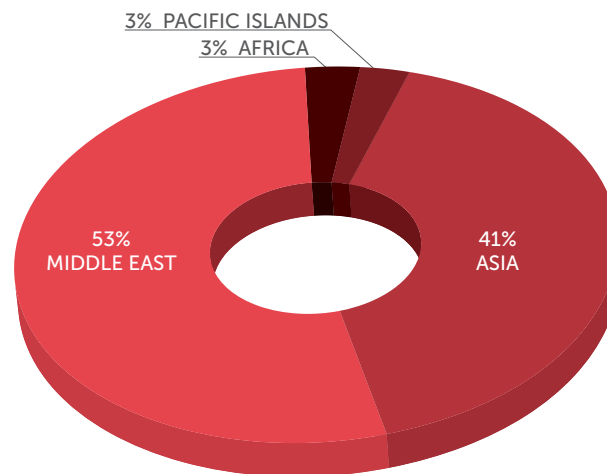
Operational Ethos:

During Emergencies, MAA’s operational ethos is based on a holistic humanitarian and development assistance cycle of Relief, Recovery, and Rebuild (RRR) Response:

Relief: Provide immediate emergency assistance

Recovery: Rehabilitate broken lives

Rebuild: Invest in long-term community development



TOTAL BENEFICIARIES
2 597 698

\$2 577 968



WATER & SANITATION

MAA believes that everyone should have access to clean water. This underpins all other aspects of development. Unfortunately, more than a billion people lack access to safe drinking water today.

Our WASH programmes include building Community Water Systems, Boreholes, Deep Water Wells and Shallow Water Wells besides building Latrines and Bathrooms.

Operational Ethos:

Our Water and Sanitation programmes incorporate building infrastructure, improving sanitation, and developing hygiene awareness.



671
WATER
WELLS



4
WATER
SYSTEMS

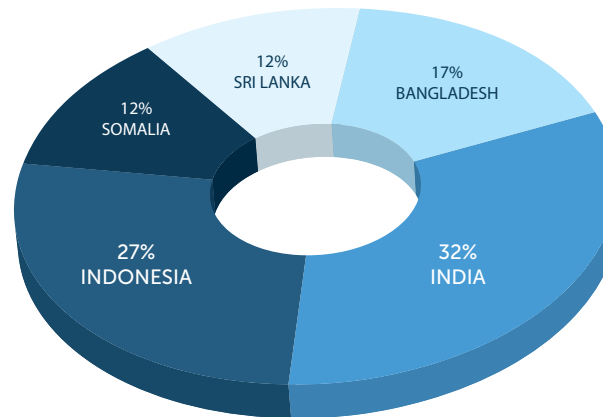


515
LATRINES



12
HYGIENE
STATIONS

= 1 202
TOTAL



TOTAL BENEFICIARIES

200 030

\$515 679







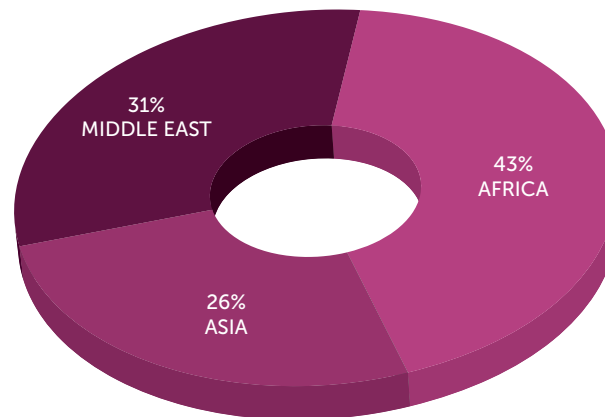
ORPHAN AID

MAA's Orphan Aid programme is designed to address the basic needs of orphans and improve their lives in a way that respects the customs and traditions of the countries in which they reside.

The programme supports the orphan's health and educational needs, provides them with food, accommodation and clothing as well as takes care of their medical needs.

Operational Ethos:

Our Orphan Aid programme provides quality assistance to orphans regardless of their race, creed, or gender. Every effort is made to ensure that they receive the basic necessities of life.



TOTAL BENEFICIARIES

201 930

\$1 325 636



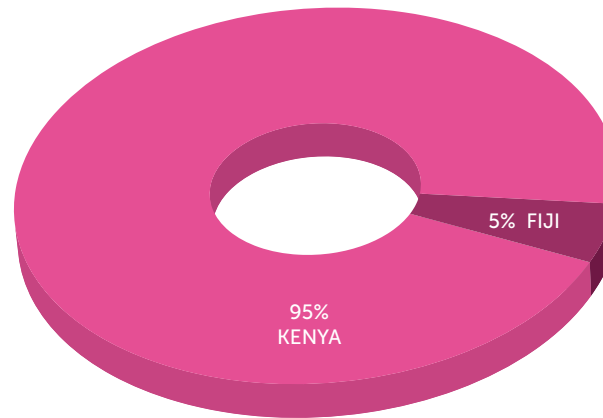
HEALTH & MEDICAL

Without good health, the survival and economic self-sufficiency of individuals, and their communities, are in jeopardy. Today, the exorbitant costs involved have made even basic medical treatment inaccessible to the poor and needy.

MAA's Health and Medical programmes include providing Emergency Medical Aid as well as developing long term health initiatives. We are also involved in training doctors, providing medical equipment for camps and hospitals and developing health awareness programmes.

Operational Ethos:

Our aim is to provide primary healthcare facilities and prevention of disease



TOTAL BENEFICIARIES

128 392

\$230 554







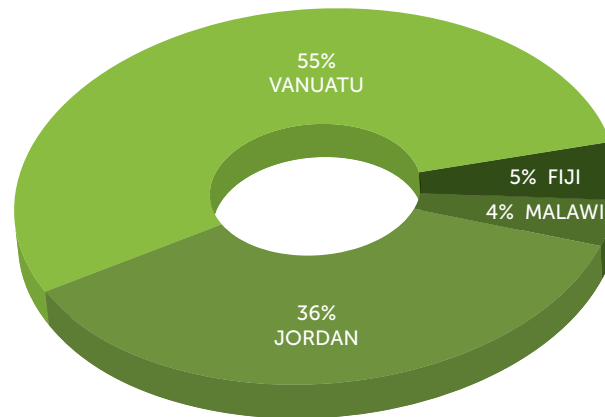


SUSTAINABLE DEVELOPMENT & AGRICULTURE

Within agriculture, sustainable farming systems are capable of maintaining their productivity and usefulness to society indefinitely. Such systems must be resource conserving, socially supportive, commercially competitive and environmentally sound.

Operational Ethos:

Implementing sustainable living is one of our major objectives. This involves agriculture and education initiatives, use of economic incentives and development of new and appropriate technologies. To help families maintain a stable income and make a change in their lives, these steps are very important.



TOTAL BENEFICIARIES

499 800

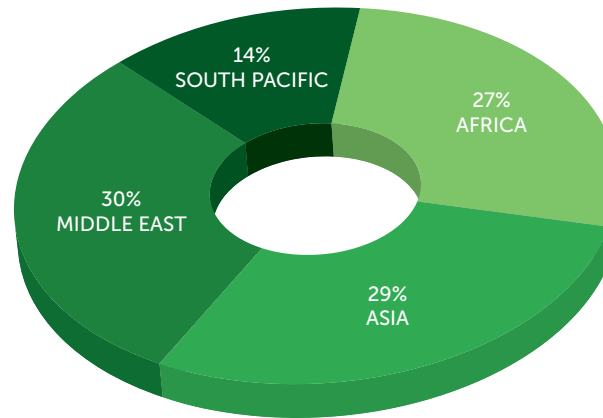
\$880 562



RAMADAN

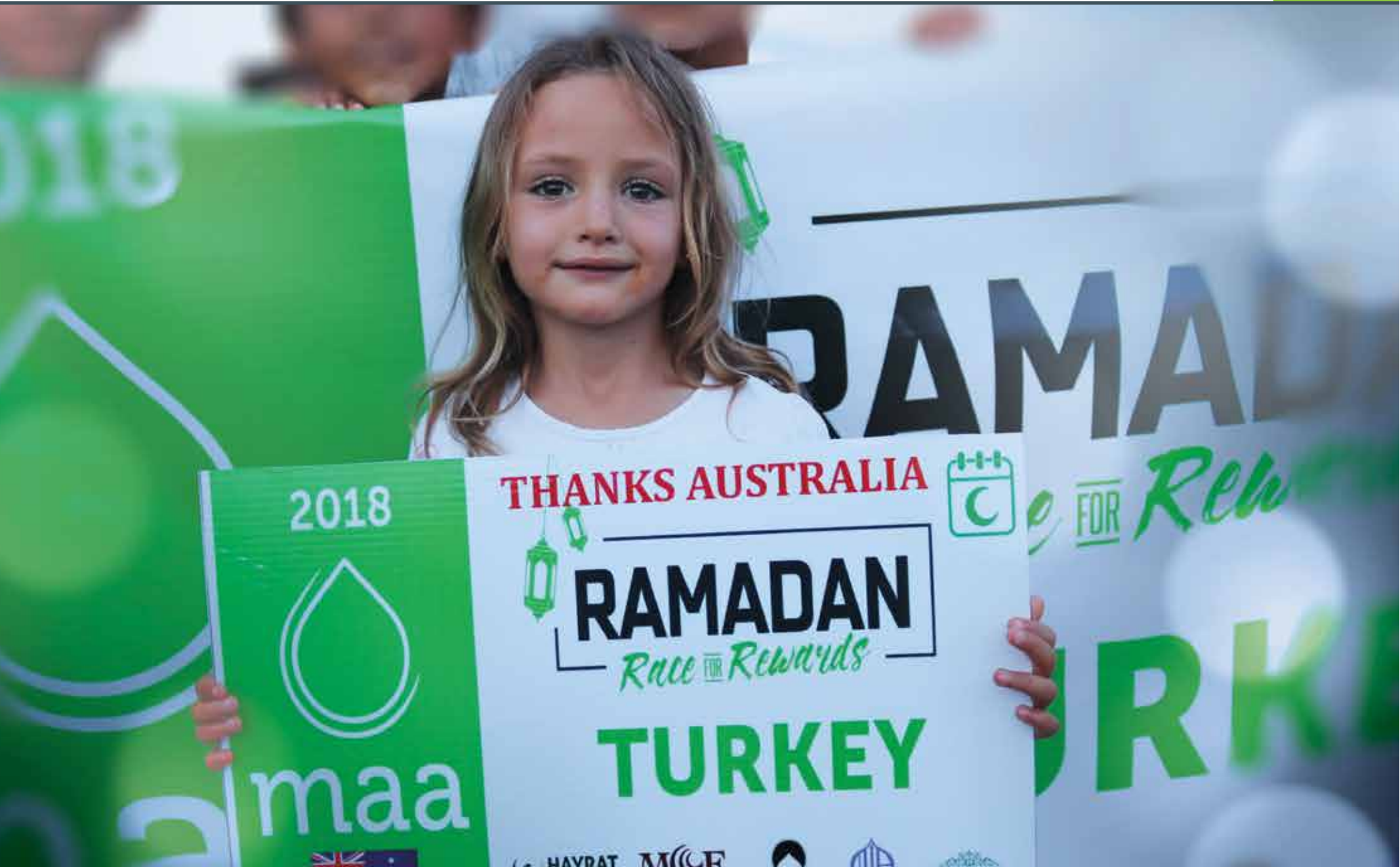
MAA's Ramadan programme has evolved over the years to deliver more than just essential Food Aid to poor and needy people around the world during the blessed month of fasting. MAA has now focussed its efforts on expanding the Ramadan distribution to include Income Generating Gifts to beneficiaries to help them break the cycle of poverty.

The Ramadan programme covers families and individuals who are socially, financially, economically, and culturally disadvantaged and distressed. Other than focusing on the poor and needy, we also focus on widows, orphans, the disabled, destitute, and the elderly.



TOTAL BENEFICIARIES
1 437 588
\$**1 611 071**





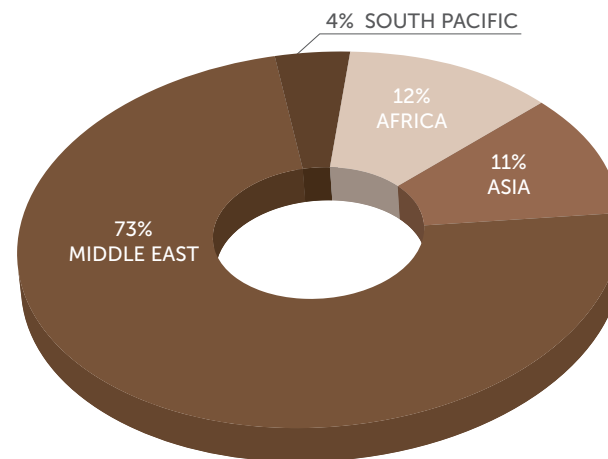




QURBAN

Qurban is MAA's primary humanitarian Food Aid programme. Traditionally, livestock is sacrificed at the point of distribution and fresh meat is given to the beneficiaries immediately. However, MAA also packs Qurban meat in sustainable, long-shelf-life packages that can be distributed where electricity and refrigeration are absent.

Our focus in delivering Qurban Food Aid are the most vulnerable people that include widows, orphans, the elderly, internally displaced people, refugees and the poor.



TOTAL BENEFICIARIES

4 412 824

\$2 170 801

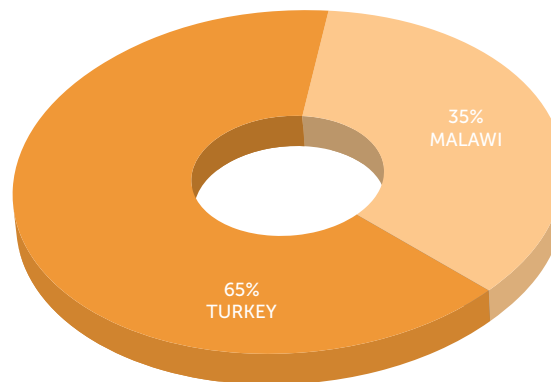


FOOD AID

Despite the best efforts of international aid agencies, the global food crisis continues to spiral out of control, especially in recent years. The direct impact of lack of food on the poor and needy is tremendous and this is the main reason why the food crisis is at the forefront of our agenda in MAA..

Operational Ethos:

MAA is committed to tackling the food crisis and its causes, with the aim of providing people and their communities' access to basic food and aim to make them self-sufficient. We also ensure that Food Aid is culturally appropriate to each country where distribution takes places.



TOTAL BENEFICIARIES
181 024

\$57 409



SHELTER & HOUSING

Every human being needs a decent place to live. Without the safety of a home, poverty and its effects damage all aspects of a family, the community, and their overall prosperity.

When disaster strikes, whether natural or man-made, and people are left on the streets with no place to call home, our first response is to accommodate people in Emergency Shelters but we are also committed to more long-term solutions.

Operational Ethos:

MAA builds both Emergency Shelters and Permanent Housing to address both short-term and long-term needs of those affected by disasters. We also undertake rebuilding of homes wherever possible.

TOTAL BENEFICIARIES
141 040

\$312 035



AQEEQAH & SACRIFICE

MAA conducts Aqeeqah or General Sacrifice in the neediest areas globally.

It is a Sunnah of the Prophet Muhammad (PBUH) to perform Aqeeqah for the child by slaughtering two goats or sheep for a boy and one sheep or goat for a girl, usually on the seventh day after the child is born.

Every year, thanks to this noble activity, thousands of beneficiaries around the world are able to enjoy a nutritious meal that is a change from their usual diet.

TOTAL BENEFICIARIES

92 500

\$95 771



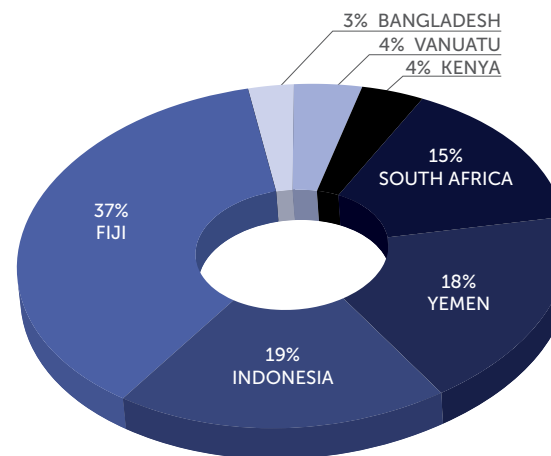
EDUCATION & SKILLS TRAINING

Millions of children around the world do not have access to quality education due to the prohibitive costs. With their families struggling to even meet their essential needs like food and shelter, and with many children required to work to help support their families, it is impossible for them to seek and acquire an education.

Many children who do attend school receive an inadequate education because of poorly trained or underpaid teachers, overcrowded classrooms, or lack of basic education tools and books.

Operational Ethos:

MAA strives to educate and up skill people and the communities they live in by providing them essential education and vocational training with the aim to make them self-sustaining and financially independent.



TOTAL BENEFICIARIES

216 002

\$731 181





CASE **STUDIES**

“Do not give up and do not be downhearted.”

QURAN 3:139

CASE STUDY 1 INCOME GENERATING GIFT DHAKA, BANGLADESH



THE SITUATION

This is Sabina, a young woman staying in a tiny house in a riverside slum in Dhaka, Bangladesh.

Her tiny house of 2 rooms is inhabited by herself and husband, siblings, and her parents – a total of 7 people. Her husband is a day labourer, her father also works in a factory as labourer and her mother supports her by selling goods and making rice cakes near the shop.



THE RESULT

Sabina started a small shop 18 months ago but her inventory and sales income was not enough to manage a family of 7 people. MAA, through our fundraising partner AMIA's generous donation, is supporting Sabina's shop with stock on an on-going basis which has helped them to increase their income.

Now Sabina earns a healthy profit from every day sales and this goes a long way in supporting her poor family. She has the dream of expanding the business in future so they can live in a more comfortable manner.



CASE STUDY 2 INCOME GENERATING GIFT AKKAR, LEBANON



THE SITUATION

Zainah Hussein is a 32 year old widow in Akkar, Lebanon who is raising 4 young children on her own in a small house. Her husband died a few years ago, leaving her shocked and helpless, and life has been a struggle since then. With neither the employment opportunities for her to make ends meet, nor a proper source of income, her young, school-aged children are deprived of many essential needs, adding to her worries.



THE RESULT

As part of our Livelihood Projects, MAA gave her a Life-changing Gift of a Breeding Cow to help her out. We also equipped her with feed for the animal and gave her basic training to look after it. After 2 weeks it started producing milk, which she is now able to sell in Akkar. Zainab also makes cheese, yogurts and other dairy food which she uses to nourish her young children and is now able to make a steady income selling these products.

Thanks to MAA's Life Changing Gift, Zainab is now able to support her family for their basic needs and hopes to put her life back together bit by bit.

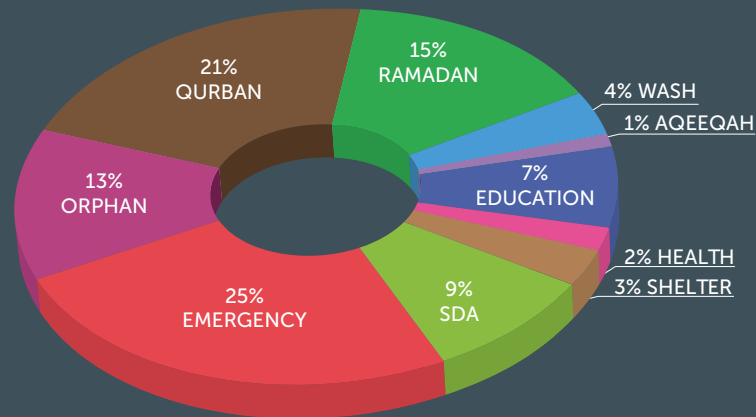


FINANCIAL REPORTING

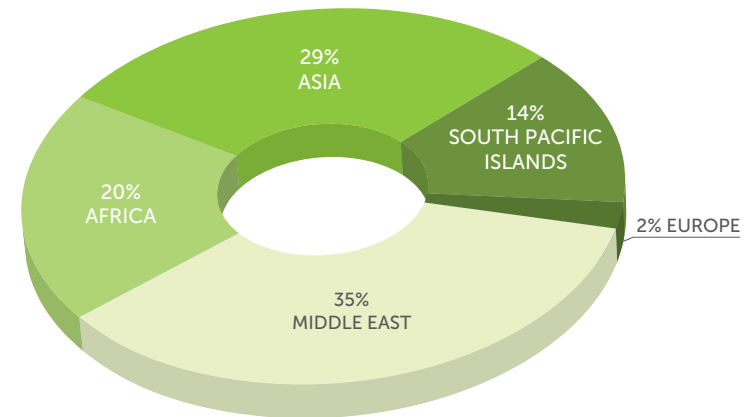
For us to confidently stand for our values, we focus on **accurate, transparent, and controlled accounting processes**.

This year, we focused on **maintaining a low admin percentage**, and further streamlining our processes for a better operational **efficiency**.

PROJECT DISBURSMENTS BY PROGRAMMES



PROJECT DISBURSMENT % BY REGION



- In line with MAA's strategy to work closer to home, the targeted project regions continued to focus on "our own backyard".
- **43%** of projects were delivered to both **Asia and the South Pacific Region**, an increase of **~19%** from CY2017.
- The **Middle East** featured prominently due to the ongoing **Syrian Crisis**.

ADMIN AND ACCOUNTABILITY

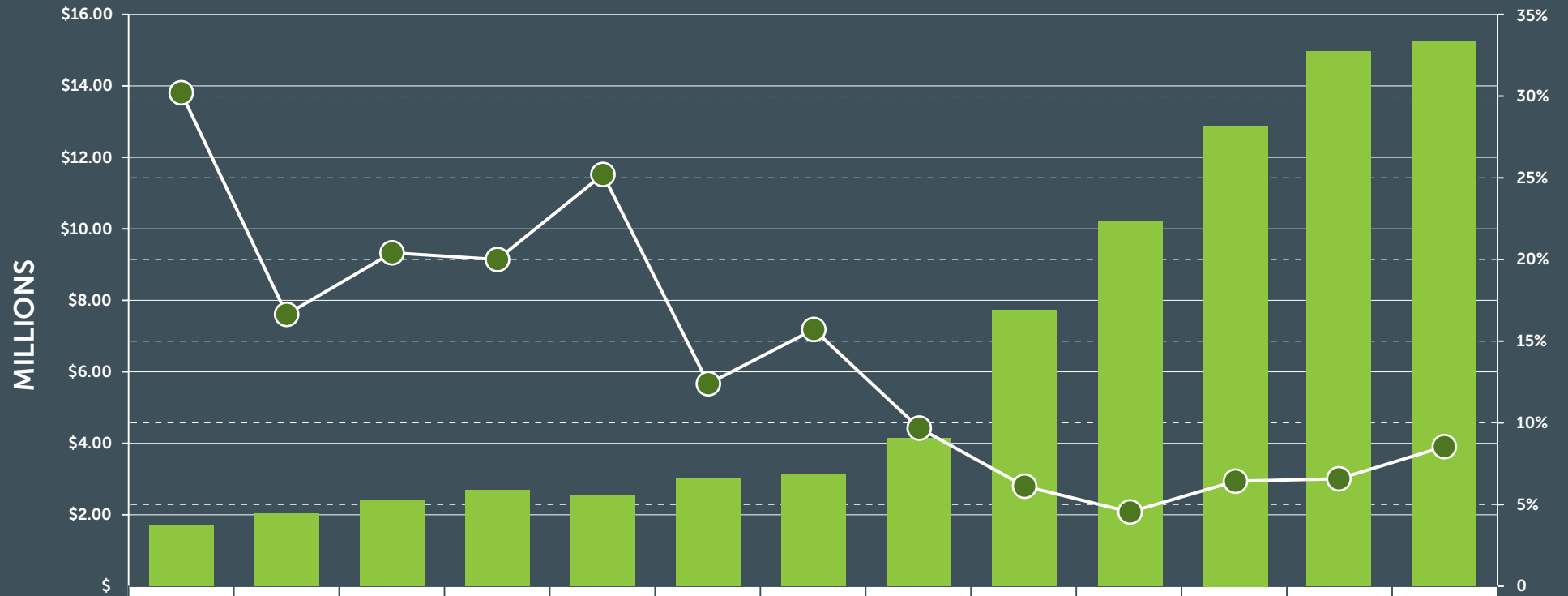
MAA's 2018 **Admin Ratio** is at **8.6%**

The **Administration & Accountability Ratio** is defined as the: total amount spent on administration and accountability activities presented as a percentage of the total revenue.

The **Public Education & Awareness Ratio** is defined as the: total amount spent on activities aiming to raise the public awareness of humanitarian aid and development matters, presented as a percentage of the total revenue.

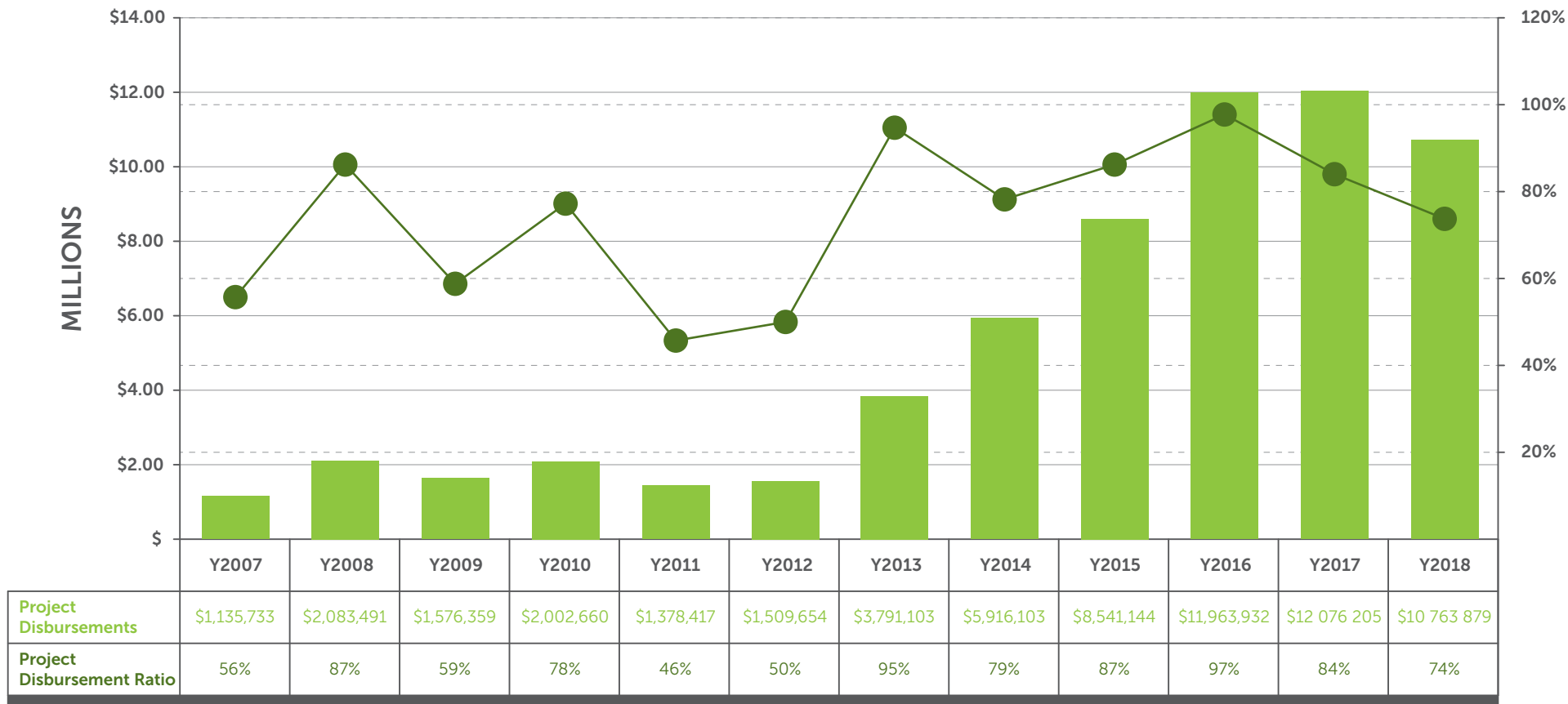
Please note: All the figures below are for the calendar year period (January - December).

REVENUE - ADMIN PERFORMANCE



| | Y2006 | Y2007 | Y2008 | Y2009 | Y2010 | Y2011 | Y2012 | Y2013 | Y2014 | Y2015 | Y2016 | Y2017 | Y2018 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--------------|
| Revenue | \$1,700,210 | \$2,041,874 | \$2,403,411 | \$2,691,464 | \$2,578,933 | \$2,979,463 | \$3,136,102 | \$4,190,484 | \$7,766,423 | \$10,197,798 | \$12,947,084 | \$14,988,518 | \$15,184,630 |
| Effective ADMIN/ Accountability Ratio | 31.2% | 17.6% | 20.8% | 20.0% | 25.8% | 12.7% | 15.2% | 9.7% | 6.3% | 4.6% | 6.4% | 6.6% | 8.6% |

PROJECT DISBURSEMENT - PROJECT DISBURSEMENT RATIO

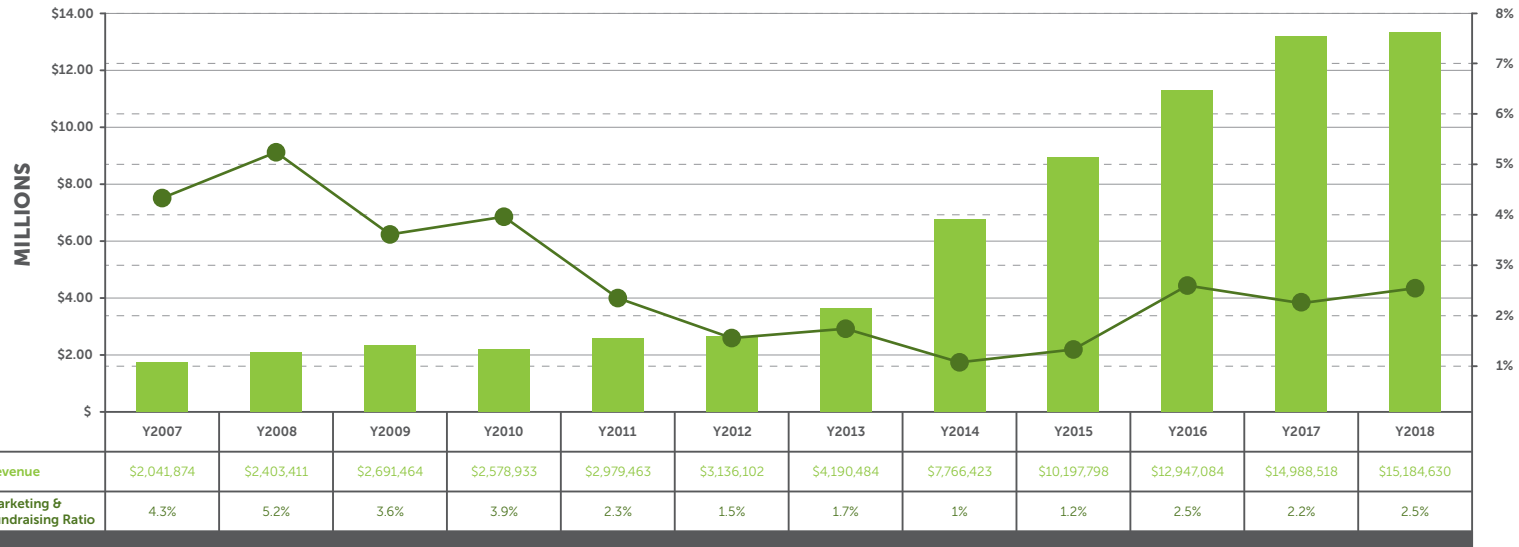


Y2018 Programmes Disbursement Ratio is 73.5% with average of 85% over the past 5 years. These figures do not include large amounts of disbursements that are still in the pipeline. Extra stringent compliance requirements that were placed on our field partners resulted in slowing down some project disbursements. However, these disbursements are in the pipeline.

Programmes Disbursement Ratio: Defined as the total amount spent on developmental and aid projects, presented as a percentage of the total received programme donations. It includes both Programme Support and Programme Direct disbursements.

Programmes Support Ratio: Defined as the total amount spent on projects support activities to ensure success and quality of the projects. The activities include project monitoring, evaluation, and management and is presented as a percentage of the total received programme donations.

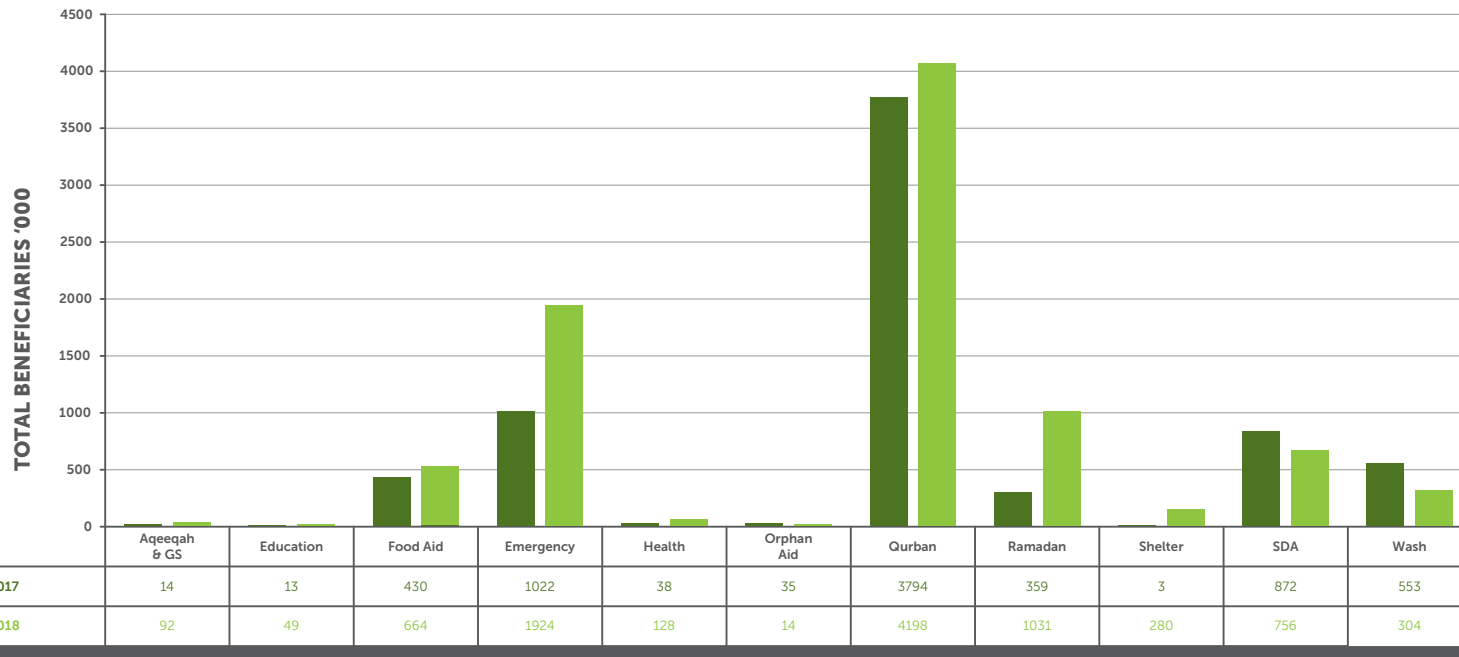
REVENUE - MARKETING & FUNDRAISING RATIO



Y2018 Fundraising Ratio was 2.5% this year being 0.7% behind target.

The Fundraising Ratio is defined as: total amount spent on fundraising presented as a percentage of the total revenue.

NUMBER OF TOTAL BENEFICIARIES 2017 - 2018 COMPARISONS



Fundraising Ratio: Defined as the total amount spent on fundraising.

Total beneficiaries: The sum of both direct and indirect beneficiaries.

AUDITED FINANCIAL REPORTING



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ILLAWONG
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273 Fowier Rd NSW 2234
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POSTAL ADDRESS
PO Box 134
Neutral Bay Junction
NSW 2089

OTHER CONTACTS
F +61 2 9953 8951
E staff@cjeffery.com.au
W www.cjeffery.com.au

PARTNERS
Jonathan R Blake
Mark G Arthur
William R Matley

Auditor's Independence Declaration

Under Section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012 to the Members of MAA International Limited

I declare that, to the best of my knowledge and belief, during the year ended 31 December 2018 there have been:

- i) no contraventions of the auditor independence requirements of the Australian Charities and Not-for-profits Commission Act 2012 in relation to the audit; and
- ii) no contraventions of any applicable code of professional conduct in relation to the audit.

Crispin & Jeffery
Chartered Accountants
Level 2, 57 Grosvenor Street
Neutral Bay, NSW, 2089

Mark G Arthur

Neutral Bay

Dated this 20th day of February 2019



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INDEPENDENT AUDITOR'S REPORT

To the Members of MAA International Limited

Report on the Audit of the Financial Report

Opinion

We have audited the financial report of MAA International Limited (the Company), which comprises the statement of financial position as at **31 December 2018**, the statement profit and loss and other comprehensive income, the statement of cash flows and the statement of changes in equity for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, and the statement by members of the Board.

In our opinion, the accompanying financial report is in accordance with Division 60 of the Australian Charities and Not-for-profits Commission Act 2012, including:

- giving a true and fair view of the company's financial position as at **31 December 2018** and of its financial performance for the year ended on that date; and
- complying with Australian Accounting Standards (Reduced Disclosure Requirements) and Division 60 of the Australian Charities and Not-for-profits Commission Regulation 2013.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Company in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration under the Australian Charities and Not-for-profits Commission Act 2012, which has been given to the directors of the Company, would be in the same terms if given to the directors as at the time of this auditor's report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



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Other Information

The Board is responsible for the other information. The other information comprises the information included in the annual report for the year ended **31 December 2018**, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the Financial Report

The Directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations), and the ACNC Act, and are appropriate to meet the needs of the members. The Directors' responsibility also includes such internal control as the Directors determine is necessary to enable the preparation of a financial report that is free of material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.



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A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: <http://www.auasb.gov.au/Home.aspx>. This description forms part of our auditor's report.

Crispin & Jeffery

Chartered Accountants

Level 2, 57 Grosvenor Street

Neutral Bay, NSW, 2089

Mark G Arthur

Neutral Bay

Dated this 20th day of February 2019

MAA International Limited

Directors' Report 31 December 2018

The directors present their report on MAA International Limited for the financial year ended 31 December 2018.

1. General information

Information on directors

The names of each person who has been a director during the year and to the date of this report are:

Madenia Abdurahman, Chairperson;

Aziz Bhimani, Vice Chairperson;

Foezullah Dewan, Secretary;

Justin Ridhwan Hannan, Treasurer;

Ayman Eldemallawy, Honorary Board Member;

Ahmed Mayat, Board Member;

Mohammad Kandil, Board Member;

Geoffrey Lawton, Board Member

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Principal activities

The principal activity of MAA International Limited during the financial year was related to activities associated with charitable, emergency relief and sustainable development aid to support and assist the world's poorest and most needy communities regardless of race, creed or nationality.

No other significant changes in the nature of the Company's activity occurred during the financial year.

Members' guarantee

MAA International Limited is a company limited by guarantee. In the event of, and for the purpose of winding up of the company, the amount capable of being called up from each member and any person or association who ceased to be a member in the year prior to the winding up, is limited to \$100 for members that are corporations and \$100 for all other members, subject to the provisions of the company's constitution.

MAA International Limited

Directors' Report

31 December 2018

2. Other items

Future developments and results

The surplus/ (deficit) from the ordinary activities for the financial year amounted to:

| | 31 Dec 2018 | 31 Dec 2017 |
|--|------------------|------------------|
| | \$ | \$ |
| | <u>2,197,077</u> | <u>1,022,713</u> |

During the financial year, the Board continued to oversee the strategic direction of MAA International Limited under the leadership of the Chief Executive Officer and the team has been restructured, with some new roles and staff appointment, to facilitate more effective operations and service delivery.

In addition, the processes, policies and systems adopted by MAA International Limited have been updated to align with best practice.

Meetings of directors

During the financial year, 11 meetings of directors (including committees of directors) were held. Attendances by each director during the year were as follows:

| | Directors' Meetings | |
|-----------------------|---------------------------|-----------------|
| | Number eligible to attend | Number attended |
| Madenia Abdurahman | 11 | 11 |
| Aziz Bhimani | 11 | 10 |
| Foezullah Dewan | 11 | 11 |
| Justin Ridhwan Hannan | 11 | 8 |
| Ayman Eidemallawy | 11 | 3 |
| Ahmed Mayat | 11 | 6 |
| Mohammad Kandil | 11 | 9 |
| Geoffrey Lawton | 11 | 4 |

Post Balance Sheet Events

No matters or circumstances have arisen since the end of financial year, which affected or may significantly affect the operations of the entity or its results or the state of its affairs in subsequent financial years.

Auditor's independence declaration

The auditor's independence declaration under section 60-40 of the Australian Charities and Not-for-profits Commission Act 2012, for the year ended 31 December 2018 has been received and can be found on page 3 of the financial report.

Signed in accordance with a resolution of the Board of Directors:

Director:  Director: 
 Madenia Abdurahman (Feb 20, 2019) Justin Ridhwan Hannan (Feb 20, 2019)

Dated this 20..... day of February, 2019

MAA INTERNATIONAL LIMITED
INCOME STATEMENT FOR THE
12 MONTHS ENDED 31 DECEMBER 2018

| | 12 months 31 December 2018 | 18 months 31 December 2017 |
|--|--|-------------------------------|
| | \$ | \$ |
| Revenue | | |
| Donations and Gifts | - | - |
| | Monetary | 15 062 096 |
| | Non-monetary | 14 855 958 |
| Legacies and Bequests | - | - |
| Grants | - | - |
| | Department of Foreign Affairs and Trade | 150 000 |
| | Other Australian | - |
| | Other Overseas | - |
| Investment Income | 33 121 | 20 745 |
| Other Income | 2 534 | 2 924 |
| Revenue for International Political or Religious Adherence Promotion Programs | - | - |
| TOTAL REVENUE | 15 247 751 | 15 029 627 |
| EXPENDITURE | | |
| International Aid and Development Programs Expenditure | | |
| International programs | Funds to international programs | 10 359 136 |
| | Program support costs | 12 176 391 |
| | - | - |
| Community Education | - | - |
| Fundraising Costs | - | - |
| | Public | 485 665 |
| | Government & Multi Laterals | 427 509 |
| | - | - |
| Accountability and Administration | 1 801 146 | 1 403 914 |
| Non-Monetary Expenditure | - | - |
| Total international aid and development programs expenditure | 13 050 674 | 14 006 914 |
| International Political or Religious Adherence Promotion Programs Expenditure | | |
| Domestic Programs Expenditure | | |
| TOTAL EXPENDITURE | 13 050 674 | 14 006 914 |
| EXCESS / (SHORTFALL) OF REVENUE OVER EXPENDITURE | 2 197 077 | 1 022 713 |
| Other Comprehensive Income | | |
| TOTAL COMPREHENSIVE INCOME | 2 197 077 | 1 022 713 |

- MAA International Limited was registered as a public company limited by guarantee on 1 August 2017. Prior to this, the entity operated as an Incorporated Association.
- The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards - Reduced Disclosure Requirements and the Corporations Act 2001.
- MAA does not include non-monetary income or expenditures in its financial statements.
- These summary financial reports have been prepared in accordance with the requirements set out in the ACFID Code of Conduct. For further information on the Code, please refer to the ACFID Code of Conduct Implementation Guidance available at www.acfid.asn.au.
- No part of collected donations were used for any political, religious or advocacy purposes.
- To obtain the full set of audited financial statements please refer to <http://www.acnc.gov.au> and click on tab "Find a charity".

**MAA INTERNATIONAL LIMITED
INCOME STATEMENT FOR THE
12 MONTHS ENDED 31 DECEMBER 2018**

| | 12 months 31 December 2018 | 18 months 31 December 2017 |
|--------------------------------------|-------------------------------|-------------------------------|
| | \$ | \$ |
| ASSETS | | |
| Current Assets | - | - |
| Cash and cash equivalents | 3 724 875 | 861 497 |
| Trade and other receivables | 102 690 | 80 416 |
| Inventories | - | - |
| Assets held for sale | - | - |
| Other financial assets | 413 867 | 1 020 745 |
| Total current assets | 4 241 432 | 1 962 658 |
| Non-Current Assets | - | - |
| Trade and other receivables | - | - |
| Other financial assets | - | - |
| Property, plant and equipment | 2 233 810 | 2 229 117 |
| Investment property | - | - |
| Intangibles | - | - |
| Other non-current assets | - | - |
| Total non-current assets | 2 233 810 | 2 229 117 |
| TOTAL ASSETS | 6 475 242 | 4 191 775 |
| LIABILITIES | | |
| Current Liabilities | - | - |
| Trade and other payables | 245 231 | 156 756 |
| Borrowings | - | 2 076 |
| Current tax liabilities | - | - |
| Other financial liabilities | - | - |
| Provisions | - | - |
| Other | - | - |
| Total current liabilities | 245 231 | 158 841 |
| Non-current liabilities | | |
| Borrowings | - | - |
| Other financial liabilities | - | - |
| Provisions | - | - |
| Other | - | - |
| Total non-current liabilities | - | - |
| TOTAL LIABILITIES | 245 231 | 158 841 |
| NET ASSETS | 6 230 011 | 4 032 934 |
| EQUITY | | |
| Reserves | 4 032 934 | 3 010 221 |
| Retained Earnings | 2 197 077 | 1 022 713 |
| TOTAL EQUITY | 6 230 011 | 4 032 934 |

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MAA INTERNATIONAL LIMITED
STATEMENT OF CHANGES IN EQUITY FOR THE
12 MONTHS ENDED 31 DECEMBER 2018

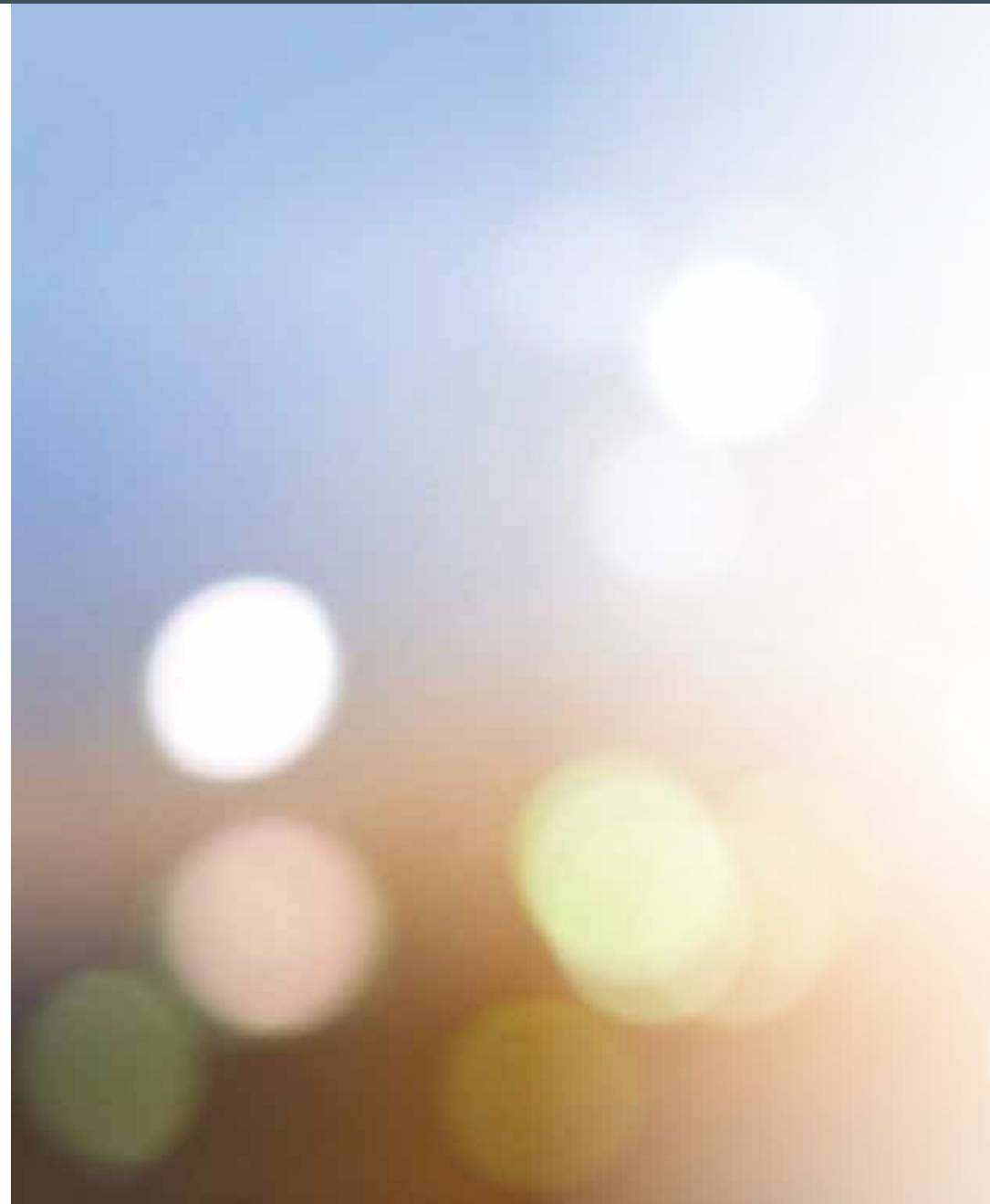
| | Retained Earnings | Reserves | Total |
|---|-------------------|----------|------------------|
| | \$ | \$ | \$ |
| Balance at Beginning 1 December 2018 | 4 032 934 | - | 4 032 934 |
| Adjustments or changes in equity due to, for example, adoptions of new accounting standards | - | - | - |
| Items of other comprehensive income | - | - | - |
| Excess of revenue over expenses | 2 197 077 | - | 2 197 077 |
| Other amounts transferred (to) or from reserves | - | - | - |
| Balance at 31 December 2018 | 6 230 011 | - | 6 230 011 |

- MAA International Limited was registered as a public company limited by guarantee on 1 August 2017. Prior to this, the entity operated as an Incorporated Association.
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CORPORATE **STRUCTURE**

“My vision is to see **MAA** not just an enormously successful organisation, rather an **essential organisation in the humanitarian aid industry Insha’Allah.**”

MAA CEO IMAM HASSAN ELSETOHY



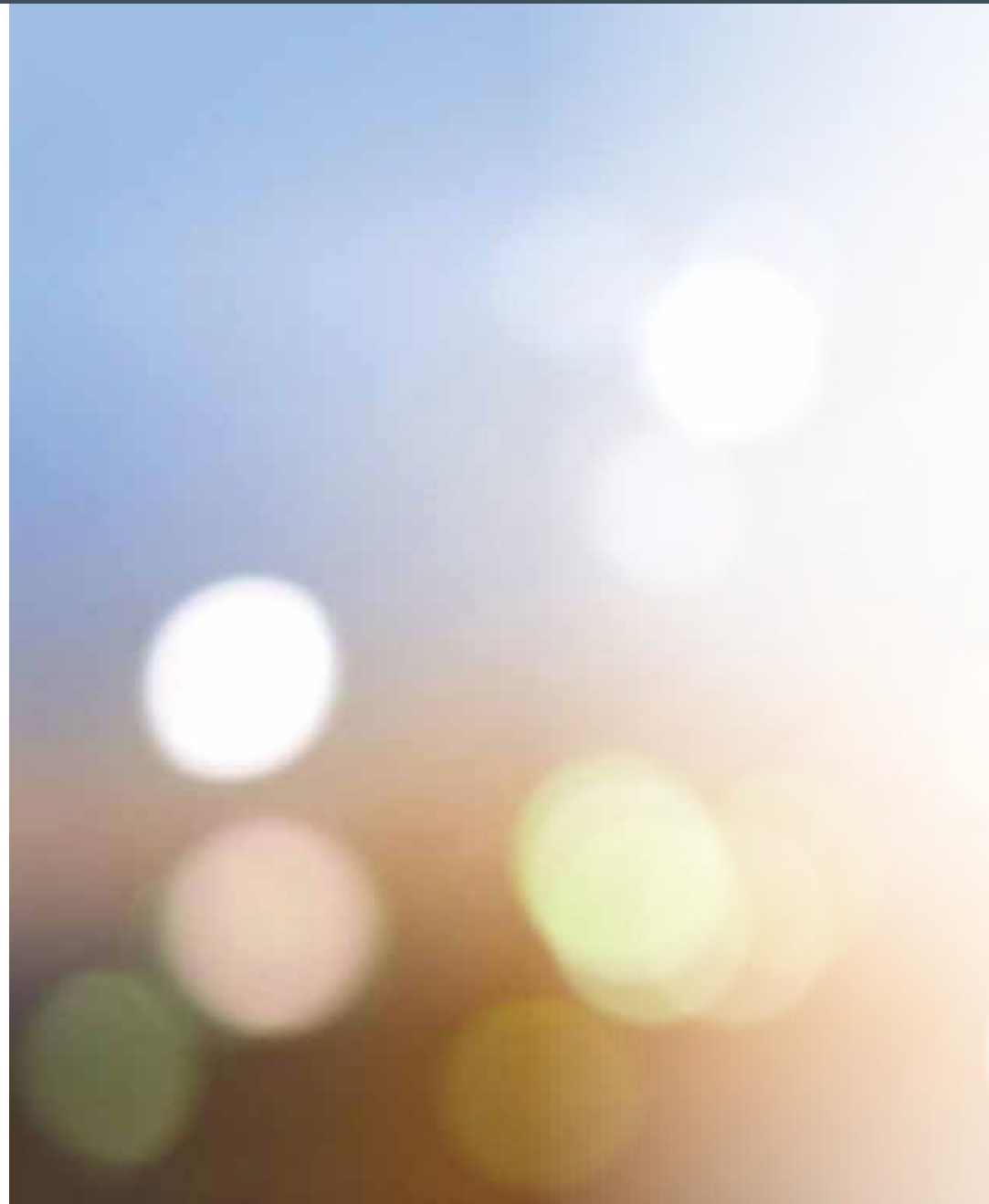


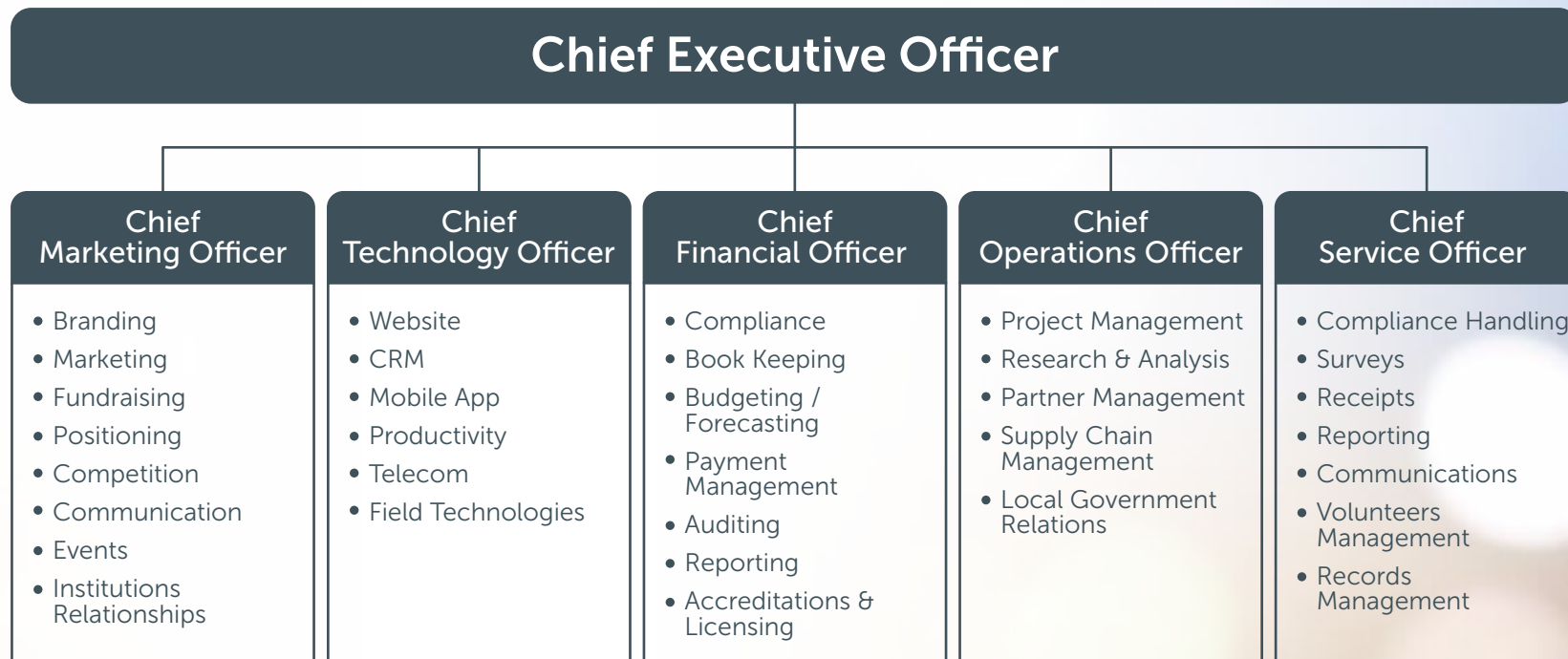
OUR TEAM

PROPHET MUHAMMAD (PBUH) SAID,

“None of you truly believes until **he wishes for his brother what he wishes for himself.**”

BUKHARI AND MUSLIM







STANDARDS, CODES OF CONDUCTS, ACCREDITATIONS, AND COMPLIANCE

MAA International takes compliance, standards, and work-ethics seriously. We aim to maintain the highest levels of standards in everything we do. Our work is also guided by these additional codes of conduct and standards, which we observe and adhere to:

- Australian Charities & Not-For-Profits Commission (ACNC)
- MAA International is a registered charity with the ACNC, which means that MAA International adheres and complies with the ACNC Act 2012. We have also received the ACNC "Registered Charity Tick" which serves as a reassurance to our donors and stakeholders that MAA is transparent and accountable.
- Australian Council for International Development (ACFID)
- MAA International is an active member of ACFID. We are a signatory to the ACFID Code of Conduct and are committed to adhering to its high standards of corporate governance, public accountability, and financial management.
- Complaints relating to alleged breaches of the code can be made to the ACFID Code of Conduct Committee via www.acfid.asn.au/code-of-conduct/complaints-and-compliance-monitoring

WORKPLACE LAWS

MAA is committed to complying with all

workplace laws. To ensure that all those who work with us are treated fairly and with respect, we are compliant with:

- Fair Work Act 2009
- Work Place Gender Equality Act 2012
- Privacy Act 1988
- Fundraising Institute of Australia Principles and Standards of Fundraising Practice
- Australian Direct Marketing Association Code of Practice
- MAA International Code of Conduct

For more details about these codes and standards, visit maainternational.org.au

OUR AUDITORS

Crispin and Jeffery

Level 2, 57 Grosvenor Street
Neutral Bay, NSW 2089
Australia

ACCREDITATION



As a registered charity MAA complies with the ACNC (Australian Charity and not-for-profit Commission) Act 2012. We have also received the ACNC "Registered Charity Tick" which serves as a reassurance to our donors and stakeholders that MAA is transparent and accountable.



MAA is a full member of the Australian Council for International Development (ACFID) and therefore, a signatory of the ACFID code of conduct. As a result, we are committed to adhering towards a high standard of accountability and transparency. Respect, protection of human rights, sustainability and fair, continuous improvement form the foundations of MAA's work. Any complaints related to alleged breaches of the code can be made to the ACFID at <https://acfid.asn.au/content/complaints>.



Australian Government
Department of Foreign Affairs and Trade

In 2017, MAA became the first and only Islamic NGO to be accredited by the Australian Government's Department of Foreign Affairs and Trade (DFAT).

The DFAT accreditation process, rigorously assesses our governance, program management capacity, policies, risk, and partner management.

Among other benefits, the accreditation means that MAA International is now also eligible to receive funding through the Australian NGO Cooperation Program (ANCP).

Workplace practices and internal policies are regularly reviewed to ensure compliance.

WE VALUE YOUR FEEDBACK

At MAA, we welcome and value all feedback, complaints, or suggestions. These may be made by following our Complaint Policy Procedure. You can contact us through the following channels below:

mail@maainternational.org.au

www.maainternational.org.au

Freecall 1800 100 786 or
(02 8016 9500)

PO Box 395 Bankstown, NSW 2200

All feedback and complaints will be handled in accordance with our privacy policy and will be directed to the relevant department for consideration and resolution.

VISIT US IN PERSON

Head Office - Sydney
87-89 Rookwood Road,
Yagoona, NSW 2199

Brisbane Office
Underwood Centre,
Suite 8, 2898 Logan Road,
Underwood, QLD 4119

Victoria Office
Level 1, 8/6 Motto Drive,
Coolaroo, VIC 3048





maa

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